Case 24-21897-GLT Doc 29 Filed 09/19/24 Entered 09/20/24 00:28:31 Desc Imaged Certificate of Notice Page 1 of 5

Information to ic	dentify the case:	-	
Debtor 1:	Marc W. Waltonbaugh	Social Security number or ITIN: xxx-xx-5875	
200.01	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 8/2/24	
Case number:	24-21897-GLT		

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Marc W. Waltonbaugh	
2.	All other names used in the last 8 years		
3.	Address	2060 Scenery Dr. Elizabeth, PA 15037	
		Kenneth Steidl	Contact phone 412–391–8000
4.	<b>Debtor's attorney</b> Name and address	Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Email: julie.steidl@steidl-steinberg.com
5.	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Contact phone 412–644–2700
			Date: 9/17/24

For more information, see page 2

Debtor Marc W. Waltonbaugh Case number 24–21897–GLT

7. Meeting of creditors  Debtors must attend the be questioned under oath case, both spouses must Creditors may attend, but required to do so.	meeting to not in a joint attend. The	tober 28, 2024 at 09:00 AM  e meeting may be continued or adjourned to a later date. If the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc			
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following		eadline to file a complaint to challenge schargeability of certain debts:  ou must file:  a motion if you assert that the debtors are not entitled to receive	Filing deadline: 12/27/24			
deadlines.		a motorn you assert that the deplots are not entitled to receive under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from o				
		under 11 U.S.C. § 523(a)(2) or (4).  Deadline for all creditors to file a proof of claim  Filing deadline: 10/11/24				
	(е	xcept governmental units):	Filing deadline: 1/28/25			
		eadline for governmental units to file a proof of aim:	Filling deadline. 1/20/25			
Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically throu court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("eP System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a prolaim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> .  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you mus proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proclaim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explae example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, includit right to a jury trial.						
	Th be	eadline to object to exemptions: le law permits debtors to keep certain property as exempt. If you lieve that the law does not authorize an exemption claimed, you ay file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan, object and hearing	trus	debtor has filed a plan, which is attached. An initial meeting on of tee and will be held immediately following the meeting of creditor 28/24 at 09:00 AM, Location: Same location as the Meeting of	rs on:			
	to t cou cre 7 at con con con dete	ditors have the duty to promptly review all plans and present any he initial Chapter 13 plan shall be filed with the bankruptcy of unsel for the debtor (if any), and the Chapter 13 Trustee by no ditors. Parties objecting to the Plan must attend the meeting of coore. To the extent a written objection is not resolved at the meet firmation hearing or prior to or at the date set for continued concilested plan hearing. If no objections are timely filed, or filed objectimation hearing or continued conciliation conferences, the Trust permine that the objection has been withdrawn, and the plan has been so forbidden by law without receiving evidence on such issues.	clerk's office and served on the debtor, ob later than 7 days before meeting of creditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may			
10. Creditors with a for address	ex	you are a creditor receiving a notice mailed to a foreign address, tend the deadline in this notice. Consult an attorney familiar with estions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any			
11. Filing a chapter 13 bankruptcy case	Ch ac pla the de	napter 13 allows an individual with regular income and debts belo cording to a plan. A plan is not effective unless the court confirms an and appear at the confirmation hearing. A copy of the plan, if real confirmation hearing is not indicated on this notice, you will be shot will remain in possession of the property and may continue furt orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The			
12. Exempt property	to Yo	e law allows debtors to keep certain property as exempt. Fully excreditors, even if the case is converted to chapter 7. Debtors musu may inspect that list at the bankruptcy clerk's office or online are so not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law			
13. Discharge of debts	Ho ard as 52 yo	onfirmation of a chapter 13 plan may result in a discharge of debt owever, unless the court orders otherwise, the debts will not be die made. A discharge means that creditors may never try to collec provided in the plan. If you want to have a particular debt except 3(a)(2) or (4), you must file a complaint and pay the filing fee in the believe that the debtors are not entitled to a discharge of any oust file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If			

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-21897-GLT

Marc W. Waltonbaugh Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Sep 17, 2024 Form ID: 309iPGH Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '\' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2024:

Recip ID		Recipient Name and Address
db	+	Marc W. Waltonbaugh, 2060 Scenery Dr., Elizabeth, PA 15037-2361
aty	+	Alyk L Oflazian, Manley Deas Kochalski LLC, 1555 Lake Shore Drive, Attn: Bankruptcy Department, Columbus, OH 43204-3825
aty	+	Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
cr	+	Elizabeth Forward School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15839966	+	Brightway Credit Card, PO Box 981037, Boston, MA 02298-1037
15839970	+	Elizabeth Forward School District, c/o MBM Collections, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

#### TOTAL: 6

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty	_	Notice Type: Email Address Email/Text: jlc@mbm-law.net	Date/Time	Recipient Name and Address
·	•	·	Sep 17 2024 23:37:00	Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210, Pittsburgh, PA 15203-2380
aty		Email/Text: julie.steidl@steidl-steinberg.com	Sep 17 2024 23:37:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+	Email/Text: bnc@chapter13trusteewdpa.com	Sep 17 2024 23:37:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Sep 18 2024 03:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 17 2024 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		EDI: PENNDEPTREV	Sep 18 2024 03:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 17 2024 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Sep 17 2024 23:38:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+	EDI: AISACG.COM	Sep 18 2024 03:31:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15839963	+	EDI: GMACFS.COM	Sep 18 2024 03:31:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15839962	+	EDI: GMACFS.COM	Sep 18 2024 03:31:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901

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District/off: 0315-		User: auto	Page 2 of 3
Date Rcvd: Sep 1	7, 2024	Form ID: 309iPGH	Total Noticed: 26
15839964	^ MEBN	Sep 17 2024 23:32:48	AmeriHome Mortgage, Po Box 77404, Ewing, NJ 08628-6404
15839965	^ MEBN	Sep 17 2024 23:33:40	AmeriHome Mortgage Company, c/o KML Law Group, 701 Market St, #5000, Philadelphia, PA 19106-1541
15839971	EDI: IRS.COM	Sep 18 2024 03:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15839967	EDI: JPMORGANCHASE	Sep 18 2024 03:31:00	Chase Auto Finance, 700 Kansas Lane, Monroe, LA 71203
15839968	EDI: JPMORGANCHASE	Sep 18 2024 03:31:00	Chase Auto Finance, Attn: Bankruptcy, 700 Kansas Lane La, Monroe, LA 71203
15839969	EDI: JPMORGANCHASE	Sep 18 2024 03:31:00	Chase Auto Finance, P.O. Box 78067, Phoenix, AZ 85062
16433538	EDI: JPMORGANCHASE	Sep 18 2024 03:31:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15842898	Email/PDF: resurgentbknotifications@resu	Sep 17 2024 23:39:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15841869	+ EDI: AGFINANCE.COM	Sep 18 2024 03:31:00	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
15839972	+ EDI: SYNC	Sep 18 2024 03:31:00	Synchrony Bank/Lowe's, Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060
15839973	^ MEBN	Sep 17 2024 23:33:09	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 22

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

AMERIHOME MORTGAGE COMPANY, LLC

cr JPMorgan Chase Bank, N.A.

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021 Signature. 75/Gustava Winters	Date: Sep 19, 2024 S	Signature:	/s/Gustava Winters
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# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2024 at the address(es) listed below:

Name Email Address

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District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Sep 17, 2024 Form ID: 309iPGH Total Noticed: 26

Alyk L Oflazian

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Brent J. Lemon

on behalf of Creditor AMERIHOME MORTGAGE COMPANY LLC blemon@kmllawgroup.com,

lemondropper75@hotmail.com

Jennifer L. Cerce

on behalf of Creditor Elizabeth Forward School District jlc@mbm-law.net

Kenneth Steidl

on behalf of Debtor Marc W. Waltonbaugh julie.steidl@steidl-steinberg.com

ken. steidl@steidl-steinberg.com; if riend@steidl-steinberg.com; totdd@steidl-steinberg.com; totdd@steidl-steinberg.com; totdd@steidl-steinberg.com; total accordance to the control of the control of

eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

TOTAL: 6